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## A Step in the Right Direction

### New Return to Work program is easy to implement

Taking that first step in any new venture can be a bit overwhelming, especially when it comes to developing a proactive workplace safety program. To get you started on the right foot, we created a new Return to Work (RTW) program.

RTW aims to get your injured employees back to work and productive as soon as it is medically appropriate. It helps control your

workers' compensation costs and shows your employees you truly care about them. The object is to create meaningful temporary transitional jobs that an employee can do while they recover. These temporary tasks are approved by the attending medical provider.

The components of our new campaign include an RTW kit that gives you step-by-step instructions for setting up a program. Sample letters, forms and

posters will also be included. Our website [www.returntoworkmt.com](http://www.returntoworkmt.com) is filled with even more information, downloadable materials and true stories of Montana businesses that have benefited from RTW programs.

*"Bringing valued employees safely back to the workplace facilitates the healing process and shows all employees that management cares."*

— Laurence Hubbard  
State Fund CEO

"We believe it is our duty to give our customers the tools they need to customize and implement an effective RTW program at their business," says Laurence Hubbard, president and CEO of Montana State Fund. "RTW is not only

about helping policyholders save money. It is about people helping people. Bringing valued employees safely back to the workplace facilitates the healing process and shows all employees that management cares."

Is your company ready to take the first step in creating an RTW program? To receive a free RTW kit, or to learn more, call your team's customer service specialist.

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#### INFO EXCHANGE:

### Return to Work Program

To learn more about State Fund's new Return to Work Program, visit our dedicated website at [www.returntoworkmt.com](http://www.returntoworkmt.com)



# Taking the Mystery out of Workplace Safety

## Upcoming seminar features clues you can use

You don't have to be a private eye to learn more about workplace safety. That's our job. Join our team of professionals as they present *Taking the Mystery out of Workers' Comp Process and Procedures*. The topics at this free, four-hour workshop include:

**HIRING PRACTICES.** Hiring the most qualified employees for a job is your ultimate goal, but sometimes understanding all of the legal requirements can be confusing. Find out the dos and don'ts of the hiring process.



**ACCIDENT INVESTIGATION.** Although you never want your employees to get hurt on the job, it can happen. When it does, investigating the accident as soon as possible is the best practice. Get the skills you need to effectively investigate workplace accidents to avoid re-occurrences and to identify potential workplace hazards.

**DETECTING FRAUD.** What is fraud? And what can you do if you suspect it in your workplace? This session will help you identify and investigate potential fraudulent claims and how you can prevent them.

**INTERESTED?** Supervisors, business owners, managers, safety committee members, and workers' compensation personnel are encouraged to attend our Safety Workshops. All trainings take place from 8:00 a.m. to noon. To register, please visit [www.montanastatefund.com](http://www.montanastatefund.com), and click on Events and Workshops. If

you have questions, feel free to call one of our customer service specialists at 800-332-6102 — dial extension 5892 for Wayne Dillavou, or extension 7048 for Rita Naylor.

## SAFETY WORKSHOP SCHEDULE

November 9	Miles City, GuestHouse Inn & Suites
November 29	Missoula, Best Western Grant Creek Inn
December 6	Kalispell, Red Lion Hotel
December 8	Helena, Shodair
December 13	Great Falls, Holiday Inn
December 19	Bozeman, Best Western GranTree Inn
December 20	Billings, Holiday Inn – The Grand Montana



### INFO EXCHANGE:

#### Events and Workshops

Visit our Events and Workshops section to learn about more upcoming State Fund seminars.  
[www.montanastatefund.com](http://www.montanastatefund.com)



### INFO EXCHANGE:

#### Fraud Issues

To report any workers' comp fraud issues, call the Fraud Hotline at **888-MTCRIME (888-682-7463)**, or report it online at [www.montanastatefund.com](http://www.montanastatefund.com)

## ACE Keeps on Giving

### Charitable giving program makes an impact

"Thank you for the recent donation to the Evergreen Community Partners bike path. Your concern for the safety of our children and all pedestrians is truly appreciated." --Dale Harmon, President, Evergreen Community Partners Board

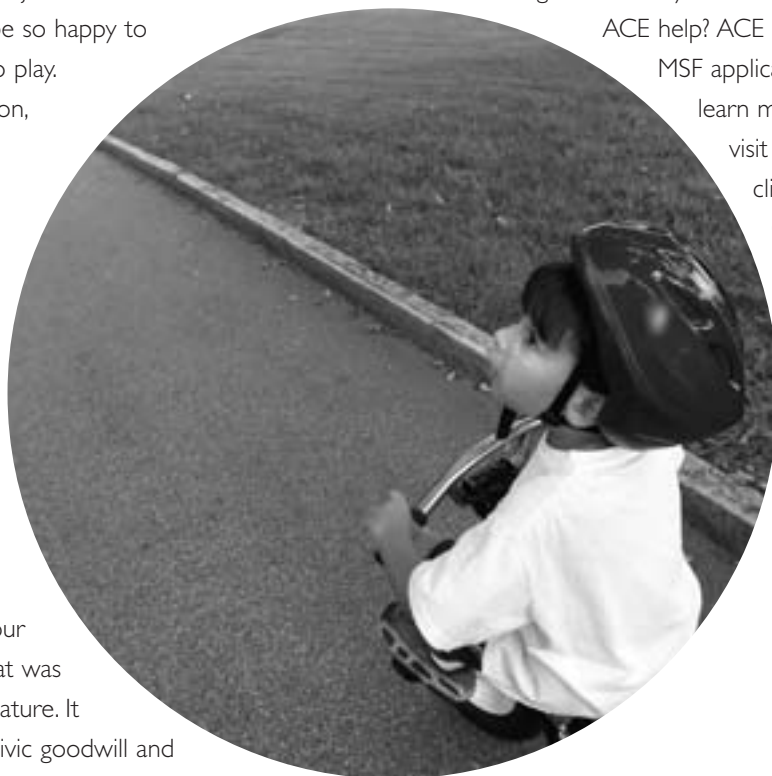
"The entire tennis community thanks you for your contribution to complete the tennis court project. Construction has begun. The community will be so happy to have a safe playing surface to play. Without the new construction, tennis here would cease."  
--Sue Howe, Glendive Tennis Association

These are just a few of the comments we received from the 19 non-profit organizations that were awarded ACE (Assisting Charitable Endeavors) grants this year.

**WHAT IS ACE?** ACE is our charitable giving program that was approved by the 2001 Legislature. It was developed to support civic goodwill and enhance the success of selected worthwhile causes in Montana. These grants are available to Montana non-profit organizations that contribute to both safety and community well-

being throughout the state. Since its inception, ACE has assisted 73 projects, with grants totaling \$149,682. All ACE grants require a dollar-for-dollar match, resulting in \$299,364 being raised for these charitable endeavors.

**WHAT CAN YOU DO?** Do you know of a non-profit organization in your community that would benefit from ACE help? ACE requests must be submitted on an MSF application form. To download one, or to learn more about past grant recipients, visit [www.montanastatefund.com](http://www.montanastatefund.com) and click ACE Grants under the Quicklinks section.



#### INFO EXCHANGE:

### ACE Program

To download an ACE Grant application, visit [www.montanastatefund.com](http://www.montanastatefund.com) and click on ACE Grants under Quicklinks. To learn more about the ACE Program, call Mary Boyle at **800-332-6102** (extension 6502).

## Missoula Business Wins Highest State Honors for Safety

### Safety rules at Ironwood Manufacturing

Ironwood Manufacturing of Missoula was the recent recipient of the Governor's Award for Safety. This is the highest honor given by the state of Montana for an employer's commitment to excellence in workplace safety and health. Ironwood manufactures all types of school furniture.

**A WORKING EXAMPLE OF SAFETY.** "I am very impressed with Ironwood and how they have aggressively sought to improve each area of their safety program," explained Heidi Goldman, MSF Team 5 safety management consultant. "They understand what it takes to have a successful safety program, and they are committed to doing whatever it takes to make it happen."

Ironwood has significantly reduced injuries over the last few years. They have an active safety committee that holds regular meetings. In addition to updating their safety manual and employee orientation packets, Ironwood also revised their forklift training program and successfully implemented a Return to Work (RTW) program.

#### HOW DO THEY DO IT?

According to members of Ironwood's safety committee, the ultimate reason for the success of the company's safety program was that management and employees came together like a family and realized they are responsible for their safety. Steve Schaller, Ironwood's safety director, explains: "All the policies in the world won't stop accidents.

People have to stop and realize that their actions prevent accidents. We don't have to have any disciplinary actions. Each of the employees started watching out for themselves and one another in a self-policing environment."

**Congratulations, Ironwood Manufacturing. We're proud to be your partner in safety.**



*Management and employees came together and realized they are responsible for their safety.*

*"People have to stop and realize that their actions prevent accidents."*

*—Steve Schaller  
Ironwood safety director*



#### INFO EXCHANGE:

### Wellness Awards

Is your company a leader in worksite wellness? Applications are being accepted for the first-ever Wellness Awards by Montana's Council on Worklife Wellness. For criteria and an application, visit [www.montanacardiovascular.mt.gov](http://www.montanacardiovascular.mt.gov) and click on Worklife Wellness. Application deadline is January 31, 2007. Winners will be announced at the Second Annual Worklife Wellness Conference in Missoula, May 8–9, 2007.

## Workers' Comp Issues at the Capitol

### January Helena session to hear as many as 35 bill requests

The 60th Montana legislative session will convene in Helena on January 3. This means there will be an average of 35 bill draft requests involving workers' compensation issues. A number of these bills will likely involve how benefits are determined and paid, and may result in modifications to existing laws. MSF will keep you abreast of any legislative decisions that affect our policyholders, injured employees or medical providers.



## MEDICAL CONFERENCE

## Shoulder and Knee Injuries

### Learn about diagnosis, interventions and rehab

*Shoulder and Knee Injuries: Diagnosis, Interventions and Rehabilitation* will be the topic for our sixth annual Medical Education Conference. Physicians, physical and occupational therapists, medical case managers, vocational rehabilitation specialists, and claims examiners are encouraged to attend the event, to be held on Friday, November 17, at Helena's Great Northern Hotel.

Dr. Patrick Greis, an orthopedic surgeon with the University of Utah's Orthopedic Surgery Center, is our featured speaker. Other presenters include Mike Arnold, RPT, of Arnold Physical Therapy in

Helena, and Dr. John Campbell with Bridger Orthopedic and Sports Medicine in Bozeman. Continuing medical education credits are available.

To learn more about State Fund Medical Conferences, visit [www.montanastatefund.com](http://www.montanastatefund.com) and click on Events and Seminars. You can also call Bridget McGregor at 800-332-6102 (extension 6595) or e-mail [bmcgregor@montanastatefund.com](mailto:bmcgregor@montanastatefund.com).

## Return to Work Helps Vann's Ease the Pain

Retailers have the second highest number of lost-time injuries in Montana. No surprise then that Vann's, Montana's largest independently owned appliance and electronics retail chain, feels the pain of workplace injuries.

"We were averaging around 10 injuries a year that resulted in employees missing work," explains Paul Nisbet, the company's CFO and head of human resources. "And we weren't really managing them. Our insurance agent recommended we implement a Return to Work program."

That was two years ago. Using the Montana State Fund program as a template, the company's safety committee created a program of its own. The Vann's approach included immediate and open communication, clear delineation of responsibilities, transitional duties and active injury management.

And it's worked. Though injury numbers have remained constant, Vann's injured employees are returning to work sooner, communication is much improved, and the company is managing claims more actively.

Adds Nisbet, "It's saved us money, certainly; but just as important, the program combines accountability with a caring attitude, which really fits our employee-ownership model."

# Important MSF Contact Information

## CUSTOMER SERVICE

800-332-6102

## WEBSITE & SAFETY SEMINAR REGISTRATION

[www.montanastatefund.com](http://www.montanastatefund.com)

## YOUNG WORKER'S WEBSITE

[www.safetyrocks.us](http://www.safetyrocks.us)

## RETURN TO WORK WEBSITE

[www.returntoworkmt.com](http://www.returntoworkmt.com)

## SAFETY SEMINARS

800-332-6102, extension 5892 (Wayne Dillavou) or extension 7048 (Rita Naylor)

## MEDICAL CONFERENCES

Bridget McGregor at 800-332-6102, extension 6595 or e-mail [bmcgregor@montanastatefund.com](mailto:bmcgregor@montanastatefund.com)

## ACE PROGRAM

800-332-6102, extension 6502 (Mary Boyle)

## FRAUD HOTLINE

888-MTCRIME

888-682-7463

or report online at [www.montanastatefund.com](http://www.montanastatefund.com)

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